

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: Bruce I. Ebersman
ASHISH GUPTA	)	
	:	TC/Art Unit: 3691
Application No.: 10/711,290	)	
	:	Confirmation No.: 5289
Filed: September 8, 2004	)	
	:	
For: SYSTEMS, METHODS, AND	)	
DEVICES FOR COMBINED	:	
CREDIT CARD AND STORED	)	
VALUE TRANSACTION	:	
ACCOUNTS	)	August 12, 2009

Mail Stop: Amendment  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated May 12, 2009, the Examiner is respectfully requested to amend the above-identified application as follows:

- amendments to the claims are presented in the listing starting on page 2; and
- remarks are presented starting on page 10.